Amendments to the Specification:

Please replace paragraph [0058] with the following rewritten paragraph:

[0058]   Turning now to FIG. 12, a flow diagram that illustrates a method for applying credential evaluation policies in accordance with one embodiment of the present invention is presented. Figure 12 provides more detail for reference numeral 1110 of FIG. 11. As discussed above, the unique identifying information of a credential may be stored separately from the rest of the credential data. Thus, at 1200 a determination is made regarding whether credential data is included in the credential. If credential data is not included in the credential, the credential data is obtained at 1205. If credential data is included in the credential, a determination is made at 1210 regarding whether all embedded credentials that are needed are included in the credential. If not all such credentials are included, the needed credentials are obtained at 1215. If all needed credentials are included, a determination is made at 1220 regarding whether any data in the credential must be unsealed. The credential data to be unsealed may include nested credential data. If data must be unsealed, it is unsealed at 1225. If no data needs to be unsealed, at 1230 a determination is made regarding whether the credential data is valid. If the data is invalid, the process ends with a failure indication at ~~1240~~1245. If the data is valid, the process ends successfully at 1240.

Please replace paragraph [0071] with the following rewritten paragraph:

[0071]   Turning now to FIG. 17, a block diagram that illustrates assigning multiple sets of user data for identities

in accordance with one embodiment of the present invention is presented. As shown in FIG. 17, the user data 1704-~~1720~~1721 is stored in secure user data storage 1702. Secure user data storage 1702 is controlled by a user (user-controlled). The user data 1704-~~1720~~1721 may include encrypted data and/or authenticated data. Secure user data storage 1702 may comprise a portable device such as a cell phone, PDA or smart card or the like. Secure user data storage 1702 may also comprise a file on a Web server or other computer.

Please replace paragraph [0087] with the following rewritten paragraph:

[0087]   Turning now to FIG. 24, a block diagram that illustrates assigning multiple credentials for identities in accordance with one embodiment of the present invention is presented. Figure 24 is similar to FIG. 17, except that service credentials 2404-~~2420~~2421 are stored in the secure device 2402. In other words, the service credentials 2404-~~2420~~2421 of FIG. 24 are based upon and contain, directly or indirectly, the user data 1704-~~1720~~1721 of FIG. 17.